

Information to identify the case:

Debtor 1 **John G. Ketcherick Jr.**

Social Security number or ITIN **xxx-xx-5269**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-33571-VFP**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John G. Ketcherick Jr.
aka Jack Ketcherick, aka Jack M. Ketcherick, aka
John Ketcherick Jr., aka John M. Ketcherick

3/10/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 John G. Ketcherick, Jr.
 Debtor

Case No. 16-33571-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Mar 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2017.

db +John G. Ketcherick, Jr., P.O. Box 194, Mountain Lakes, NJ 07046-0194
 cr +Synchrony Bank c/o PRA Receivables Management, LLC, Valerie Smith, PO BOX 41021,
 Norfolk, VA 23541-1021
 516592554 Bob Miller, 3595 Hill Road, Parsippany, NJ 07054
 516543083 +Chuck Hill Snowplowing, 5 Plymouth Road, Morristown, NJ 07960-4513
 516592555 Connect One Bank, 501 Sylvan Ave., Englewood Cliffs, NJ 07632
 516543084 +Discover Card, Attn: Pressler & Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020
 516592553 +Dukes Landscaping, 50 Route 46 West, Hackettstown, NJ 07840-4938
 516543085 +Eileen Ketcherick, PO Box 194, Mountain Lakes, NJ 07046-0194
 516543095 ++FINANCIAL INSTITUTION LENDING OPTIONS, 550 BAY VIEW RD STE A, PO BOX 750,
 MUKWONAGO WI 53149-0750
 (address filed with court: SST, PO Box 3999, Saint Joseph, MO 64503)
 516543086 +George Fresolone, 23 Niblick Street, Point Pleasant Beach, NJ 08742-3144
 516543087 +LVNV Funding LLC, Attn: Foster Garbus & Garbus, 7 Banta Pl., Hackensack, NJ 07601-5604
 516543088 +Morristown Medical Center, Attn: Certified Credit & Collection Bure, PO Box 336,
 Raritan, NJ 08869-0336
 516543089 +Morristown Medical Center, Attn: Accurate Collection Services, 17 Prospect St,
 Morristown, NJ 07960-6862
 516543091 +NJ Natural Gas Co., PO Box 11743, Newark, NJ 07101-4743
 516543090 Nationwide Credit Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
 516543092 +PNC Bank, 2730 Liberty Ave., Pittsburgh, PA 15222-4747
 516543093 PNC Bank Business Credit Card, PO Box 6352, Fargo, ND 58125-6352
 516543094 +Schatzman Baker PC, 731 Alexander Road, Suite 201, Princeton, NJ 08540-6345
 516543096 +Wilmington Trust NA, Attn: KML Law Group, PC, 430 Mountain Avenue, Suite 200,
 New Providence, NJ 07974-2761

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 10 2017 23:58:33 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 10 2017 23:58:28 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516543078 +EDI: MERRICKBANK.COM Mar 10 2017 23:33:00 Advanta Bank Corp.,
 Attn: Carson Smithfield LLC, 225 West Station Square Drive, Pittsburgh, PA 15219-1174
 516543079 +EDI: AMEREXPR.COM Mar 10 2017 23:33:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 516543080 EDI: BANKAMER.COM Mar 10 2017 23:33:00 Bank of America, PO Box 982235,
 El Paso, TX 79998
 516543081 +EDI: CAPITALONE.COM Mar 10 2017 23:33:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 516543082 +EDI: CHASE.COM Mar 10 2017 23:38:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 516654687 +EDI: RMSC.COM Mar 10 2017 23:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 27

Date Rcvd: Mar 10, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2017 at the address(es) listed below:

David Wolff dwtrustee@verizon.net, NJ50@ecfbis.com
David A. Ast on behalf of Debtor John G. Ketcherick, Jr. david@astschmidtllaw.com,
info@astschmidtllaw.com/robert@astschmidtllaw.com/astecf@gmail.com
Denise E. Carlon on behalf of Creditor Wilmington Trust, NA, successor trustee to Citibank NA,
as trustee on behalf of the registered holders of Bear Stearns Asset Backed Securities I Trust
2006-HE3, Asset-Backed Certificates, Series 2006- dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4